### Case 17-36440 Doc 1 Filed 12/08/17 Entered 12/08/17 09:17:14 Desc Main Document Page 1 of 48

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

### Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	picture identification (for example, your driver's	Pershawn First name Middle name	First name  Middle name
	Bring your picture identification to your meeting with the trustee.	Warren Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1193	

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Case number (if known)

Debtor 1 Pershawn Warren

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)  EINs
5. Where you live		If Debtor 2 lives at a different address:
	Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	Number, Street, City, State & ZIP Code  County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6. Why you are choosing this district to file for bankruptcy	<ul> <li>Check one:</li> <li>■ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> <li>□ I have another reason. Explain. (See 28 U.S.C. § 1408.)</li> </ul>	Check one:  ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Pershawn Warren

<b>'</b> .	he chapter of the ankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy							
	Choosing to file under								
	•	Chapter 7							
		☐ Cha							
		☐ Cha	pter 12						
		■ Cha	pter 13						
3.	How you will pay the fee	_ а о	bout how yo	entire fee when I file my pe u may pay. Typically, if you a attorney is submitting your pa address.	re paying	the fee yourself	f, you may pay with cash	n, cashier's check, or money	
				the fee in installments. If ye in Installments (Official Forr		e this option, sig	tion, sign and attach the Application for Individuals to Pay		
			•	t my fee be waived (You ma	,	this option only	if you are filing for Char	oter 7. By law, a judge may,	
		b a	ut is not requipplies to you	uired to, waive your fee, and i ir family size and you are una in to Have the Chapter 7 Filin	may do so able to pay	o only if your inc y the fee in insta	come is less than 150% of allments). If you choose	of the official poverty line that this option, you must fill out	
).	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.							
	•		District	NDIL Ch 7 Discharge	When	6/09/15	Case number	15-20011	
			District	g	— When		Case number		
			District		_ _ When		Case number		
0.	Are any bankruptcy	■ No							
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
	annate:		Debtor				Relationship to	/ou	
			District		When		Case number, if		
			Debtor		_		Relationship to y	/ou	
			District		When		Case number, if	<u>-                                    </u>	
1.	Do you rent your residence?	■ No.	Go to li	ne 12.					
	restuctive :	☐ Yes.	Has yo	ur landlord obtained an evicti	on judgm	ent against you'	?		
				No. Go to line 12.					
				Yes. Fill out Initial Statement	t About ar	Eviction Judan	nent Δαainst Vou (Form	101A) and file it with this	

Document Page 4 of 48 Case number (if known) Debtor 1 Pershawn Warren Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Pershawn Warren

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Pershawn Warre	n	Docume		Case numbe	「 (if known)		
Part	6: Answer These Ques	tions for R	eporting Purposes					
16.	What kind of debts do you have?	16a.	Are your debts primarily co			ned in 11 U.S.C. § 101(8) as "incurred by an		
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily be money for a business or inve					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you o	owe that are not consu	mer debts or busines	s debts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter	7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. I are paid that funds will be av			erty is excluded and administrative expenses		
	administrative expenses are paid that funds will be available for		□No					
			□Yes					
	distribution to unsecured creditors?	t						
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000	 )	☐ 25,001-50,000		
	you estimate that you owe?	☐ 50-99		☐ 5001-10,00		<b>5</b> 0,001-100,000		
	OWE:	□ 100-1		□ 10,001-25,0	000	☐ More than100,000		
		□ 200-9	99					
19.	How much do you	<b>\$0 - \$</b>	50 000	□ \$1,000,001	- \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?		01 - \$100,000		1 - \$50 million	☐ \$1,000,000,001 - \$10 billion		
			001 - \$500,000		1 - \$100 million	□ \$10,000,000,001 - \$50 billion		
		□ \$500,0	001 - \$1 million	<b>山</b> \$100,000,0	01 - \$500 million	☐ More than \$50 billion		
20.	How much do you	<b>=</b> \$0 - \$	50.000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		01 - \$100,000		1 - \$50 million	□ \$1,000,000,001 - \$10 billion		
	10 201		001 - \$500,000		1 - \$100 million	□ \$10,000,000,001 - \$50 billion		
		□ \$500,0	001 - \$1 million	□ \$100,000,0	01 - \$500 million	☐ More than \$50 billion		
Part	7: Sign Below							
For	you	I have ex	amined this petition, and I dec	clare under penalty of	perjury that the inforn	nation provided is true and correct.		
						under Chapter 7, 11,12, or 13 of title 11, oose to proceed under Chapter 7.		
			rney represents me and I did I t, I have obtained and read th			t an attorney to help me fill out this		
		I request	relief in accordance with the o	chapter of title 11, Uni	ted States Code, spec	cified in this petition.		
		bankrupto and 3571	cy case can result in fines up			r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		Pershav	wn Warren e of Debtor 1		Signature of Debtor	72		
		Ü			Francis I			
		Executed	December 8, 2017  MM / DD / YYYY		Executed on MM	/ DD / YYYY		
			IVIIVI / DD / I I I I		IVIIVI	, 55 / 1 1 1 1		

Debtor 1 Pershawn Warren Page 7 of 48 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Julie M Gleason	Date	December 8, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Julie M Gleason 6273536		
Gleason & Gleason Firm name		
77 W Washington, Ste 1218 Chicago, IL 60602		
Number, Street, City, State & ZIP Code		
Contact phone	Email address	
6273536		
Bar number & State		

ill in this information to identify your case:							
Debtor 1	Pershawn Warrer	1					
	First Name	Middle Name	Last Name	_			
Debtor 2							
Spouse if, filing)	First Name	Middle Name	Last Name				
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS				
Case number _							

☐ Check if this is an amended filing

12/15

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your as	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	14,951.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	14,951.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	15,583.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	4,674.00
	Your total liabilities	\$	20,257.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,930.90
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,730.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form		4 400 00
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	<b> </b> \$	1,483.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total o	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Page 10 of 48 Document Fill in this information to identify your case and this filing: Debtor 1 Pershawn Warren Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Nissan Make: Who has an interest in the property? Check one 3 1 the amount of any secured claims on Schedule D: Sentra Creditors Who Have Claims Secured by Property. Debtor 1 only Model: 2014 Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Vehicle: \$13,250.00 \$13,250.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$13,250.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the

portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

Debtor 1	Document Page 11 of 48  Pershawn Warren  Pershawn Warren	
■ Yes	Describe	
	Misc. Household Goods (bedroom furniture, kitchen appliances, tables, chairs, sofas, etc.)	\$900.00
□ No	nics  les: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners including cell phones, cameras, media players, games  Describe	s; music collections; electronic devices
	Misc. Consumer Electronics (Including TV's, Phones, Computers, Games, Video Players)	\$200.00
Examp □ No	ibles of value  les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; state other collections, memorabilia, collectibles  Describe	amp, coin, or baseball card collections;
	Books, Pictures, Videos, and DVDs	\$150.00
■ No □ Yes  10. Firear Exam ■ No □ Yes  11. Clothe Exam □ No	ples: Pistols, rifles, shotguns, ammunition, and related equipment  Describe	
	Used Clothing	\$300.00
☐ No	ry  ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches  Describe	s, gems, gold, silver
	Misc. Costume Jewelry	\$100.00
Exam ■ No □ Yes	arm animals  ples: Dogs, cats, birds, horses  Describe  ther personal and household items you did not already list, including any health aids you did n	not list
	Give specific information	

Official Form 106A/B Schedule A/B: Property page 2

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☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

■ No

☐ Yes. List each account separately.

Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No

Institution name or individual: ☐ Yes. ....

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No

☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No

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De	ebtor 1	Pershawn Warre	n	Document	Case number (if known)	
	☐ Yes	Instituti	on name and desci	ription. Separately file th	e records of any interests.11 U.S.C. § 521(c):	
	No	equitable or future if		rty (other than anythin	g listed in line 1), and rights or powers exe	rcisable for your benefit
	Examp ■ No		ames, websites, pr	ts, and other intellecture roceeds from royalties and	al property nd licensing agreements	
	Examp ■ No	es, franchises, and coles: Building permits, Give specific informat	exclusive licenses,		n holdings, liquor licenses, professional license	es
Mo	oney or	property owed to you	1?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No	funds owed to you  Give specific informati	ion about them, inc	luding whether you alrea	ady filed the returns and the tax years	
	Examp ■ No	support  ples: Past due or lump  Give specific informati	, , ,	ısal support, child suppo	ort, maintenance, divorce settlement, property	settlement
	Examp ■ No		sability insurance poans you made to		efits, sick pay, vacation pay, workers' comper	sation, Social Security
		ts in insurance policoles: Health, disability,		ealth savings account (h	HSA); credit, homeowner's, or renter's insuran	ce
	☐ Yes.	Name the insurance c	ompany of each po Company name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
	If you a someo	terest in property that are the beneficiary of a sine has died.  Give specific information	a living trust, expec	someone who has die t proceeds from a life ins	<b>d</b> surance policy, or are currently entitled to rece	ive property because
	Examp ■ No		yment disputes, ins	rou have filed a lawsuir surance claims, or rights	t or made a demand for payment to sue	
34.	Other o		uidated claims of	every nature, includinç	g counterclaims of the debtor and rights to	set off claims
	■ No	ancial assets you di	•			

Official Form 106A/B Schedule A/B: Property page 4

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Debt	tor 1	Pershawn Warren		Case number (if known)	
36.		the dollar value of all of your entries from Part 4, including art 4. Write that number here		es you have attached	\$51.00
Part	5: De	scribe Any Business-Related Property You Own or Have an Interes	st In. List any real esta	ate in Part 1.	
37. <b>D</b>	o you d	own or have any legal or equitable interest in any business-related	property?		
	No. Go	o to Part 6.			
	Yes. G	Go to line 38.			
Part		scribe Any Farm- and Commercial Fishing-Related Property You O ou own or have an interest in farmland, list it in Part 1.	wn or Have an Interes	st In.	
46. <b>C</b>	o you	ı own or have any legal or equitable interest in any farm- o	r commercial fishir	ng-related property?	
	■ No.	Go to Part 7.			
	☐ Yes	. Go to line 47.			
Part	7:	Describe All Property You Own or Have an Interest in That You I	Did Not List Above		
53. <b>C</b>	<b>Oo yo</b> u Examp	have other property of any kind you did not already list? bles: Season tickets, country club membership			
	No				
	l Yes.	Give specific information			
54.	Add t	he dollar value of all of your entries from Part 7. Write that	number here		\$0.00
Part	8:	List the Totals of Each Part of this Form			
55.	Part 1	l: Total real estate, line 2			\$0.00
56.	Part 2	2: Total vehicles, line 5	\$13,250.00		
57.	Part 3	3: Total personal and household items, line 15	\$1,650.00		
58.	Part 4	4: Total financial assets, line 36	\$51.00		
59.	Part 5	5: Total business-related property, line 45	\$0.00		
60.	Part 6	6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7	7: Total other property not listed, line 54 +	\$0.00		
62.	Total	personal property. Add lines 56 through 61	\$14,951.00	Copy personal property total	\$14,951.00
63.	Total	of all property on Schedule A/B. Add line 55 + line 62			\$14,951.00

Official Form 106A/B Schedule A/B: Property page 5

			111 1 11111 113 11 40	
Fill in this infor	mation to identify your	case:		
Debtor 1	Pershawn Warre	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the	Property Yo	u Claim as	Exempt
---------	--------------	-------------	------------	--------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Specific laws that allow		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2014 Nissan Sentra Vehicle:	\$13,250.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Misc. Household Goods (bedroom furniture, kitchen appliances, tables,	\$900.00		\$900.00	735 ILCS 5/12-1001(b)
chairs, sofas, etc.) Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Misc. Consumer Electronics (Including TV's, Phones, Computers,	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Games, Video Players) Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Books, Pictures, Videos, and DVDs Line from Schedule A/B: 8.1	\$150.00		100%	735 ILCS 5/12-1001(a)
			100% of fair market value, up to any applicable statutory limit	
Used Clothing Line from Schedule A/B: 11.1	\$300.00		100%	735 ILCS 5/12-1001(a)
Enteriori Genedale FVD. TT.T			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Pershawn Warren

Pershawn Warren

t value of the n you own he value from the A/B \$100.00		\$100.00  100% of fair market value, up to any applicable statutory limit  \$50.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)
\$100.00	• •	\$100.00  100% of fair market value, up to any applicable statutory limit  \$50.00  100% of fair market value, up to	
· · · · · · · · · · · · · · · · · · ·	_	100% of fair market value, up to any applicable statutory limit \$50.00  100% of fair market value, up to	
\$50.00	_	\$50.00 \$100% of fair market value, up to	735 ILCS 5/12-1001(b)
\$50.00		100% of fair market value, up to	735 ILCS 5/12-1001(b)
\$1.00		\$0.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
а	fter that for ca	than \$160,375? fter that for cases fil	any applicable statutory limit

Ca	ase 17-36440	Doc 1 Filed 12/08/17 Document	Entered	l 12/08/17 09:17:14 of 48	Desc M	1ain
Fill in this infor	mation to identify yo		auc. ±7	01 =0		
Debtor 1	Pershawn War	ren				
200101 1	First Name		Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the	e: NORTHERN DISTRICT OF ILLIN	10IS			
Case number						
(if known)					_	if this is an
					amend	ded filing
Official Forr	n 106D					
		a Wha Haya Claima S	ام میں یہ م	hu Dronortu		40/45
<u> 3Criedule</u>	D. Creditor	s Who Have Claims S	ecui eu	by Property		12/15
is needed, copy the number (if known). 1. Do any creditors	e Additional Page, fill in s have claims secured l	b. If two married people are filing together t out, number the entries, and attach it to by your property? this form to the court with your other so	this form. On	the top of any additional pages	s, write your na	
_		•	oricuaics. Too	a nave nothing clac to report	on this form.	
■ Yes. Fill in	n all of the information	n below.				
Part 1: List A	II Secured Claims			0.1		0.1.0
for each claim. If n	nore than one creditor ha	s more than one secured claim, list the credit as a particular claim, list the other creditors in stical order according to the creditor's name.	n Part 2. As		of collateral	Column C Unsecured portion
				value of collateral. claim	***	if any
2.1 Automoti	ve Credit Corp	Describe the property that secures the	e claim:	\$15,583.00	\$13,250.00	\$2,333.00
	⊩ Andrews &	2014 Nissan Sentra Vehicle:				
Assoc.	marowo a	venicle.				
26261 Ev	ergreen Rd.	As of the date you file, the claim is: Ch	neck all that			
Suite 350		apply.  Contingent				
Southfiel	d, MI 48076	_ contingent				
Number, Stree	t, City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				

Southfield, MI	48076	Contingent
Number, Street, City, S	State & Zip Code	☐ Unliquidated
Who owes the debt? C	heck one.	Disputed  Nature of lien. Check all that apply.
Debtor 1 only		☐ An agreement you made (such as mortgage or secured
Debtor 2 only		car loan)
Debtor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, mechanic's lien)
$\square$ At least one of the deb	tors and another	☐ Judgment lien from a lawsuit
Check if this claim re community debt	elates to a	Other (including a right to offset)
	Opened 03/17 Last Active	Last 4 digits of account number 1501
Date debt was incurred	10/23/17	Last 4 digits of account number 1501

Add the dollar value of your entries in Column A on this page. Write that number here: \$15,583.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$15,583.00

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

J	400 17 00++0 E	Document	Page 18 of 48	J.II.II
Fill in this info	rmation to identify your			
Debtor 1	Pershawn Warrer	1		
Dobtor 1	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
	E/F: Creditors W	/ho Have Unsecured		12/15
any executory co Schedule G: Exec Schedule D: Cred eft. Attach the Co name and case n	ntracts or unexpired leases cutory Contracts and Unexp litors Who Have Claims Sec ontinuation Page to this pag umber (if known).	that could result in a claim. Also I ired Leases (Official Form 106G). I ured by Property. If more space is le. If you have no information to re	list executory contracts on Schedule Do not include any creditors with par needed, copy the Part you need, fill	th NONPRIORITY claims. List the other party to e A/B: Property (Official Form 106A/B) and on rtially secured claims that are listed in it out, number the entries in the boxes on the on the top of any additional pages, write your
	All of Your PRIORITY Un			
	itors have priority unsecure	d claims against you?		
No. Go to	Part 2.			
☐ Yes.				
	All of Your NONPRIORIT			
_ `	itors have nonpriority unsec			
☐ No. You h	nave nothing to report in this p	art. Submit this form to the court with	your other schedules.	
Yes.				
unsecured cla	aim, list the creditor separately	y for each claim. For each claim listed	d, identify what type of claim it is. Do no	a creditor has more than one nonpriority ot list claims already included in Part 1. If more cured claims fill out the Continuation Page of
				Total claim
4.1 City o	f Chicago - Dept of Fir	nance Last 4 digits of acc	ount number	\$4,300.00
•	rity Creditor's Name	NATIo and a state of the state		
	nistrative Hearings LaSalle St 107A	When was the deb	! incurred?	
	go, IL 60602			
	Street City State Zlp Code curred the debt? Check one.	As of the date you	file, the claim is: Check all that apply	
_		П -		
	or 1 only	☐ Contingent		
	or 2 only	☐ Unliquidated		
	or 1 and Debtor 2 only	☐ Disputed	NTV unaccured eleter	
	ast one of the debtors and and	Па	RITY unsecured claim:	
☐ Ched	ck if this claim is for a com	iluliity	ng out of a separation agreement or div	verse that you did not
	aim subject to offset?	report as priority cla		roice mat you did not
■ No		☐ Debts to pension	n or profit-sharing plans, and other simil	lar debts
☐ Yes		Other. Specify	Parking Tickets	
		2 Sp 3011 y	<del>-</del>	

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Debtor 1	Pershawn Warren		Case number (if know)			
	Comenity Bank/Victoria Secret Nonpriority Creditor's Name	Last 4 digits of account number	1196	\$374.00		
	Attn: Bankruptcy Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 06/17 Last Active 11/18/17	_		
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?		paration agreement or divorce that you did not	:		
	No	report as priority claims  Debts to pension or profit-shar	ing plans, and other similar debts			
	Yes	Other. Specify Charge Ac	count	_		
	Illinois Dept of Employment Securi Nonpriority Creditor's Name	t Last 4 digits of account number		\$0.00		
	Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603	When was the debt incurred?		_		
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:			
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sep report as priority claims	paration agreement or divorce that you did not	:		
	■ No	Debts to pension or profit-shar	ing plans, and other similar debts			
	Yes	Other. Specify Notice Only				
Dout 2:	List Others to Be Notified About a De	sht That Var. Already Listed				
is tryin have m notifie	is page only if you have others to be notified ng to collect from you for a debt you owe to s nore than one creditor for any of the debts the d for any debts in Parts 1 or 2, do not fill out	about your bankruptcy, for a debt that omeone else, list the original creditor at you listed in Parts 1 or 2, list the add or submit this page.	n Parts 1 or 2, then list the collection ager ditional creditors here. If you do not have a	ncy here. Similarly, if you		
	nd Address I Scott Harris	On which entry in Part 1 or Part 2 did yo Line <b>4.1</b> of ( <i>Check one</i> ):	u list the original creditor? $\mathbb{I}$ Part 1: Creditors with Priority Unsecured C	laims		
111 W.	. Jackson Ste 400		Part 2: Creditors with Nonpriority Unsecure			
Chicag	go, IL 60604	Last 4 digits of account number	— Tan 2. Ground with Horpholity Ground	o dame		
	nd Address	On which entry in Part 1 or Part 2 did yo	u list the original creditor?			
-	Chicago	-	Part 1: Creditors with Priority Unsecured C			
	/layor Rahm Emanuel LaSalle, #507		Part 2: Creditors with Nonpriority Unsecure	ed Claims		
	go, IL 60602	Last 4 digits of account number				
Name an	nd Address	On which entry in Part 1 or Part 2 did yo	u list the original creditor?			
City of	Chicago Corporation		☐ Part 1: Creditors with Priority Unsecured C	laims		
Couns	el Edward Siskel	I	Part 2: Creditors with Nonpriority Unsecure	ed Claims		
30 N L	aSalle St, Room 700 go, IL 60602					
	•	Last 4 digits of account number				

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Case number (if know)

reisiiawii vvaiteii		
Name and Address City of Chicago Dept of Law	On which entry in Part 1 or Part Line <b>4.1</b> of (Check one):	2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims
Attn: Charles King 121 North LaSalle Street, Suite 600	()	■ Part 2: Creditors with Nonpriority Unsecured Claims
Chicago, IL 60602	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part	2 did you list the original creditor?
MCSI Inc	Line 4.1 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
7330 College Drive #108 Palos Heights, IL 60463		■ Part 2: Creditors with Nonpriority Unsecured Claims
raios rieiginis, iz 00403	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part	2 did you list the original creditor?
Secretary of State	Line 4.1 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Attn: Safety & Financial Resp 2701 S Dirksen Pkwy Springfield, IL 62723		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that	6~	\$	0.00
	6h.	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	6g. 6h.	\$	
				ъ	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	4,674.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	4,674.00

Fill in this infor	mation to identify your	case:		
Debtor 1	Pershawn Warre	1		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.3	City		State	ZIF Code	
	Name				
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.5					
	Name				_
					_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
_			· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	

		Docume	ent Page 22 d	of 48	
Fill in thi	s information to identify yo	our case:			
Debtor 1	Pershawn War	ron			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, f	iling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the	e: NORTHERN DISTRICT	OF ILLINOIS		
Offica Of	ates bankruptey court for the	J. NOINTIERR DIOTRIOT	OI ILLIIVOIO		
Case nur	mber				
(if known)				☐ Check if this is an	
				amended filing	
Oπ: -:-	- L Carres 400LL				
	al Form 106H				
Sche	dule H: Your Co	debtors		1:	2/15
ill it out,	and number the entries in t		the Additional Page	ion. If more space is needed, copy the Additional o this page. On the top of any Additional Pages, v	
1. Do	you have any codebtors?	(If you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No	)				
□ Ye					
				y? (Community property states and territories include	)
Arizo	na, California, Idano, Louisia	na, Nevada, New Mexico, Pu	ieπo Rico, Texas, vvasn	ington, and wisconsin.)	
■ No	o. Go to line 3.				
		pouse, or legal equivalent live	e with you at the time?		
、	oc. Dia your opouco, former o	podoo, or logal oquivalent live	o will you at the time.		
				if your spouse is filing with you. List the person sure you have listed the creditor on Schedule D (	
				16G). Use Schedule D, Schedule E/F, or Schedule	
out (	Column 2.		•	•	
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the	deht
	Name, Number, Street, City, State ar	nd ZIP Code		Check all schedules that apply:	ucbi
				_	
3.1				Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		
2.2				Cohodulo D. lino	
3.2	Name			☐ Schedule D, line	
	· <del></del>			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		

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E:II	in this information to identify, your a									
	in this information to identify your captor 1 Pershawn W									
	otor 2  puse, if filing)				_					
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	T OF ILLINOIS							
(If kr	se number nown)					☐ An		Ü		tion chapter ate:
	fficial Form 106l					MM	/ DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/1
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  t1: Describe Employment	r spouse is not filing wi	th you, do not inclu	de infori	natio	on about y	our spo	use. If mor	e space	is needed,
1.	Fill in your employment information.		Debtor 1			С	Debtor 2	or non-fili	ng spous	se
	If you have more than one job,	Employment status	■ Employed				☐ Emplo	-		
	attach a separate page with information about additional	p.c.ycc.	☐ Not employed				☐ Not er	nployed		
	employers.	Occupation	Manager							
	Include part-time, seasonal, or self-employed work.	Employer's name	Marr Chicago P	izza						
	Occupation may include student or homemaker, if it applies.	Employer's address	5410 Newport D Rolling Meadow		0008	<b>3</b>				
		How long employed the	here? 3 Years	3						
Par	Give Details About Mor	nthly Income								
	mate monthly income as of the dause unless you are separated.	ate you file this form. If y	you have nothing to r	eport for	any l	line, write \$	0 in the	space. Inclu	ude your	non-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		embine the informatio	n for all e	emplo	oyers for th	at perso	n on the line	es below.	. If you need
						For Debto	or 1	For Debt		е
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	1,4	83.00	\$	N/	<u>/A</u>
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/	<u>/A</u>

Calculate gross Income. Add line 2 + line 3.

1,483.00

N/A

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Debt	or 1	Pershawn Warren	_	C	Case number (if kr.	own)				
					For Debtor 1		ne	or Debtor on-filing s		
	Cop	by line 4 here	4.		\$1,483	3.00	\$		N/A	<u>.                                    </u>
5.	List	t all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$ 213	3.60	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.			0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		\$	0.00	\$		N/A	<u> </u>
	5d.	Required repayments of retirement fund loans	5d.			.00	\$		N/A	_
	5e.	Insurance	5e.			0.00	\$		N/A	_
	5f.	Domestic support obligations	5f.			0.00	\$		N/A	_
	5g. 5h.	Union dues Other deductions. Specify:	5g. 5h.		. —	0.00	+ \$		N/A N/A	_
0			_		·					_
6. -		d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.			3.60	\$		N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	;	\$1,269	0.40	\$		N/A	<u>.</u>
8.	List 8a.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a.			0.00	\$		N/A	
	8b.	Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent	8b.		\$C	0.00	\$		N/A	<u>.</u>
	8c.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.			0.00	\$		N/A	
	8d.	• •	8d.			.00	\$		N/A	_
	8e.	Social Security	8e.		\$ 661	.50	\$		N/A	<u>.                                    </u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	e 8f.		\$	0.00	\$		N/A	
	8g.	Pension or retirement income	8g.			0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	8h.	.+	\$ <b>C</b>	0.00	+ \$		N/A	<u>.</u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	661	.50	\$		N/	A
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	1,930.90	+ \$		N/A	= \$	1,930.90
		If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ť-	1,000.00			14/74		1,000.00
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not acify:	depe		. ,		•	n Schedule	e <i>J</i> . +\$	0.00
12.		d the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certailies							\$Combi	1,930.90 ned
40	<b>D</b> -		_						month	ly income
13.	<b>■</b>	you expect an increase or decrease within the year after you file this form No.	•							
	$\Box$	Yes. Explain:								

Official Form 106I Schedule I: Your Income page 2

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Fill in	this informa	tion to identify yo	our case:					
Debto	or 1	Pershawn W	arren			Chec	ck if this is:	
	0						An amended filing	
Debto (Spou	or 2 use, if filing)						13 expenses as of	ving postpetition chapter the following date:
` '							·	
Unite	d States Bankr	uptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case	number							
(If kno	own)							
Off	icial Fo	rm 106J				•		
Sc	hedule	J: Your	Exper	ises				12/15
Be a	s complete a mation. If m ber (if know	and accurate as	possible eded, atta y questio	. If two married people and the control of the cont				
	Is this a joir		illolu					
	■ No. Go to		in a senar	ate household?				
	□ 163. <b>D00</b>		п и осри	ate mousemola.				
			st file Offic	al Form 106J-2, Expenses	s for Separate House	ehold of Deb	tor 2.	
2			_	. ,	•			
	•	e dependents?	☐ No					
	Do not list Do Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Child		_ 3	Yes
					Child		0	□ No
					Child		<b>9</b>	■ Yes
								□ No □ Yes
							_	□ No
								☐ Yes
	expenses o	enses include f people other t d your depende	han <sub>—</sub>	No Yes				
expe appli	nate your ex nses as of a icable date.	date after the l	our bankr bankrupto	ly Expenses uptcy filing date unless y y is filed. If this is a supp	olemental <i>Schedule</i>			
the v		n assistance an		cluded it on Schedule I: \			Your expo	enses
		or home owners		ses for your residence. I or lot.	nclude first mortgag	e 4. \$	S	800.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$	3	0.00
	4b. Prope	rty, homeowner's	s, or renter	's insurance		4b. \$	S	0.00
			•	upkeep expenses		4c. \$		0.00
		owner's associat				4d. \$	· .	0.00
5	Additional r	nortaaae navm	ents tor v	<b>our residence</b> , such as ho	ancol vtiling am	5 9	•	0.00

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ebtor	Pershawn Warren	Case num	ber (if known)	
. U	tilities:			
_	a. Electricity, heat, natural gas	6a.	\$	70.00
	b. Water, sewer, garbage collection	6b.	· -	0.00
60		6c.	· <u> </u>	105.00
	d. Other. Specify:	6d.	*	0.00
_	ood and housekeeping supplies	7.		
				100.00
_	hildcare and children's education costs	8.	·	0.00
	lothing, laundry, and dry cleaning	9.	·	10.00
	ersonal care products and services	10.	\$	10.00
	ledical and dental expenses	11.	\$	25.00
	ransportation. Include gas, maintenance, bus or train fare. lo not include car payments.	12.	\$	190.00
	ntertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	haritable contributions and religious donations	14.	·	0.00
		14.	Ψ	0.00
	nsurance. To not include insurance deducted from your pay or included in lines 4 or 20.			
	5a. Life insurance	15a.	\$	0.00
	5b. Health insurance	15a. 15b.	·	0.00
			·	
	5c. Vehicle insurance	15c.		70.00
	5d. Other insurance. Specify:	15d.	<b>&gt;</b>	0.00
	<b>axes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. pecify:	16.	\$	0.00
	stallment or lease payments:		_	
	7a. Car payments for Vehicle 1	17a.	\$	350.00
17	7b. Car payments for Vehicle 2	17b.	\$	0.00
17	7c. Other. Specify:	17c.	\$	0.00
17	7d. Other. Specify:	17d.	\$	0.00
. Y	our payments of alimony, maintenance, and support that you did not report a	as 18.	\$	0.00
a (	educted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I) ther payments you make to support others who do not live with you.	). 10.	φ	
		19.	Ψ	0.00
	pecify:		our Incomo	
	Oa. Mortgages on other property	20a.		0.00
			· -	
	0b. Real estate taxes	20b.	·	0.00
	0c. Property, homeowner's, or renter's insurance	20c.	·	0.00
	0d. Maintenance, repair, and upkeep expenses	20d.		0.00
20	0e. Homeowner's association or condominium dues	20e.	\$	0.00
. 0	other: Specify:	21.	+\$	0.00
_	alculate your monthly expenses			
	2a. Add lines 4 through 21.		\$	1 720 00
	9	,		1,730.00
	2b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22	2c. Add line 22a and 22b. The result is your monthly expenses.		\$	1,730.00
. с	alculate your monthly net income.			
	3a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,930.90
	3b. Copy your monthly expenses from line 22c above.	23b.	·	1,730.00
۷.	35. Copy your monthly expenses from the 226 above.	200.	Ψ	1,7 30.00
23	3c. Subtract your monthly expenses from your monthly income.	22	œ.	200.90
	The result is your monthly net income.	23c.	\$	200.90
1 1	o you expect an increase or decrease in your expenses within the year after	vou filo thio	form?	
	or you expect an increase or decrease in your expenses within the year after to or example, do you expect to finish paying for your car loan within the year or do you expect yo			ase or decrease because o
	odification to the terms of your mortgage?	Jan mongage	J. 110111 10 1110101	ass of doorouse because t
	, 55			
m				

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Fill in this infor	mation to identify your	caso:			
Debtor 1	Pershawn Warrer				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)				-	Check if this is an amended filing
f two married po You must file thi	eople are filing togethe	n connection with a ban	onsible for supplying co		
Sig	n Below				
Did you pa	y or agree to pay some	one who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes. I	Name of person			Attach Bankruptcy Peti Declaration, and Signa	
	alty of perjury, I declare e true and correct.	that I have read the sun	nmary and schedules fi	led with this declaration and	
X /s/ Per	shawn Warren		X		
	awn Warren are of Debtor 1		Signature of	of Debtor 2	
Date	December 8, 2017		Date		

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Fill ir	n this inform	ation to identify you	r case:							
Debto		Pershawn Warre								
		First Name	Middle Name	Last Name						
Debto (Spous	or 2 e if, filing)	First Name	Middle Name	Last Name						
Unite	d States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS						
(if know	number				_	Check if this is an mended filing				
Offi	cial For	m 107								
			Affairs for Indivi	duals Filing for B	ankruptcy	4/1				
inforn	nation. If mo er (if known	ore space is needed, ). Answer every que	attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write you					
		current marital statu		21100 201010						
_	_									
ı	<ul><li>✓ Married</li><li>✓ Not marr</li></ul>	ried								
2. [	During the last 3 years, have you lived anywhere other than where you live now?									
	■ No □ Yes. List	all of the places you l	ived in the last 3 years. Do n	ot include where you live now	ı.					
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	Idress:	Dates Debtor 2 lived there				
					ity property state or territory ico, Texas, Washington and W					
•	■ No □ Yes. Mal	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (C	official Form 106H).						
Part :	2 Explair	n the Sources of You	r Income							
F	ill in the total	l amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including partive together, list it only once ur		ndar years?				
	□ No									
I	Yes. Fill	in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$14,831.00	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					

Official Form 107

Page 29 of 48 Document Case number (if known) Debtor 1 Pershawn Warren **Debtor 1** Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$21,000.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$20,000.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source (before deductions Describe below. (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

□ Yes

No. Go to line 7.

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment Total amount Amount vou Was this payment for ... still owe paid

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Case number (if known) Document Debtor 1 Pershawn Warren

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No								
	Yes. List all payments to an insider.								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment			
8.	Within 1 year before you filed for bankrupte insider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a d	ebt that benefited an			
	■ No □ Yes. List all payments to an insider								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment ditor's name			
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures							
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.								
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case			
10.	Within 1 year before you filed for bankrupt. Check all that apply and fill in the details below  No. Go to line 11.  Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	hed, attache	d, seized, or levied?			
	Creditor Name and Address	Describe the Property		Date	Date Value o				
		Explain what happened							
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec  ■ No □ Yes. Fill in the details.		luding a bank or fii	nancial institution	, set off any a	amounts from your			
	Creditor Name and Address	Describe the action the	creditor took	Date taken	action was	Amount			
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or a  ■ No □ Yes		erty in the possess	ion of an assigne	e for the ben	efit of creditors, a			
Par	List Certain Gifts and Contributions								
13.	Within 2 years before you filed for bankrup  ■ No	tcy, did you give any gifts	s with a total value	of more than \$60	0 per person	?			
	☐ Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	you gave	Value			
	Person to Whom You Gave the Gift and Address:								

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14.	Within 2 years before you filed for bankrupto ■ No	ey, did you give any gifts or contributions with a tot	al value of more than	\$600 to any charity?						
	Yes. Fill in the details for each gift or contr	bution.								
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value						
Par	t 6: List Certain Losses									
15.	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster or gambling?									
	■ No □ Yes. Fill in the details.									
		scribe any insurance coverage for the loss	Date of your	Value of property						
		ude the amount that insurance has paid. List pending urance claims on line 33 of <i>Schedule A/B: Property.</i>	loss	los						
Par	t 7: List Certain Payments or Transfers									
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li><li>Person Who Was Paid</li></ul>	Description and value of any property	Date payment	Amount of						
	Person Who Was Paid Address Email or website address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment						
	Person Who Made the Payment, if Not You									
	Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 http://chilawyers.com	Filing Fee \$0 Attorney Fees: \$350	2017	\$350.00						
	Summit Financial Education Inc 4800 E Flower St Tucson, AZ 85712 http://www.summitfe.org	Credit Counselling	2017	\$14.95						
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.  No Yes. Fill in the details.									
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment						

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Case number (if known) Document

Debtor 1 Pershawn Warren

18.	Within 2 years before you filed for bankrupto transferred in the ordinary course of your but include both outright transfers and transfers mainclude gifts and transfers that you have already No	usiness or financial affa ade as security (such as t	iirs? he granting of a s			•	
	Yes. Fill in the details.						
	Person Who Received Transfer Address	Description and v property transferr		paymo	ibe any property or ents received or debts n exchange	Date tra	ansfer was
	Person's relationship to you				-		
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro		y property to a s	self-settle	d trust or similar device	of which	you are a
	Yes. Fill in the details.						
	Name of trust	Description and v	Description and value of the property transferred				
						made	
Par	t 8: List of Certain Financial Accounts, Ins	struments, Safe Deposit	Boxes, and Sto	rage Unit	s		
	<u> </u>	, .	•	Ū			
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred?	•			, ,		, ,
	Include checking, savings, money market, o houses, pension funds, cooperatives, assoc				t; snares in banks, credi	i unions,	brokerage
	No						
	Yes. Fill in the details.						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of Type of account number instrument		unt or Date account was closed, sold, moved, or transferred			ast balance. e closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for	bankruptcy, an	y safe dep	oosit box or other depos	itory for s	securities,
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution	Who also had acc	occ to it?	Doscribo	the contents	Dov	ou still
	Address (Number, Street, City, State and ZIP Code)	Who else had access to it?  Address (Number, Street, City, State and ZIP Code)		rescribe the contents		have	
22.	Have you stored property in a storage unit o	or place other than your	home within 1 y	year befor	re you filed for bankrupto	cy?	
	■ No						
	Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, s		Describe	the contents	Do y have	ou still e it?
		State and ZIP Code)					
Par	t 9: Identify Property You Hold or Control	for Someone Else					
23.	Do you hold or control any property that sor for someone.	meone else owns? Inclu	ıde any property	y you borı	rowed from, are storing	for, or ho	ld in trust
	■ No □ Yes. Fill in the details.						
	Owner's Name	Where is the prop	ertv?	Describe	the property		Value
	Address (Number, Street, City, State and ZIP Code)	(Number, Street, City, S Code)		_ 0001100	p. opo. cy		Value
Par	t 10: Give Details About Environmental Info	ormation					
For	the purpose of Part 10, the following definition	ons apply:					

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 5 Case 17-36440 Doc 1 Filed 12/08/17 Entered 12/08/17 09:17:14 Desc Main Page 33 of 48 Case number (if known) Document

Debtor 1 Pershawn Warren

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	nazardous material, polititant, contaminant, or similar term.								
Rep	ort all notices	s, releases, and proceedings the	at you know about, regardless of when	n the	y occurred.				
24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
	■ No □ Yes. Fill	l in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any release of hazardous material?								
	■ No □ Yes. Fill	l in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.								
	■ No □ Yes. Fill in the details.								
	Case Title Case Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case			
Par	t 11: Give D	etails About Your Business or	Connections to Any Business						
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?								
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing executive of a corporation								
	☐ An owner of at least 5% of the voting or equity securities of a corporation								
	■ No. None of the above applies. Go to Part 12.								
	Yes. Check all that apply above and fill in the details below for each business.								
	Address		Describe the nature of the business		Employer Identification number Do not include Social Security number or ITIN.				
			Name of accountant or bookkeeper		Dates business existed				
28.									
	■ No	lin the deteile below							
	Yes. Fill in the details below.  Name Address (Number, Street, City, State and ZIP Code)		Date Issued						

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 6

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Case number (if known) Document

Debtor 1 Pershawn Warren

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Pershawn Warren	
Pershawn Warren	Signature of Debtor 2
Signature of Debtor 1	
Date December 8, 2	17 Date
Did you attach additiona	pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
☐ Yes	
Did you pay or agree to	y someone who is not an attorney to help you fill out bankruptcy forms?
No	
☐ Yes. Name of Person	. Attach the Bankruptcy Petition Preparer's Notice. Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter :	<b>7</b> :	Liquidation
\$	245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
\$	335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

- \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIRATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for

the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

## A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case:
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

## THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a chapter 13 or a 21 upter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the desor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social eccurity number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file alawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any load agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 19. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Petition preparation
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



[Remaining page intentionally left blank.]

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$23.00 for expenses, leaving a balance due for the filing fee of \$310.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: November 25, 2017

Signed:

Persilawn Warren

Julie M Gleason e273536

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	e Pershawn Wa	rren		Case No.	
			Debtor(s)	Chapter	13
1.			MPENSATION OF ATTORN 2. 2016(b), I certify that I am the attorney		
	compensation paid to be rendered on behal	o me within one year before to If of the debtor(s) in contemp	he filing of the petition in bankruptcy, or lation of or in connection with the bankru	agreed to be paid aptcy case is as fol	to me, for services rendered or to
	For legal servic	es, I have agreed to accept		\$	4,000.00
	Prior to the filir	ng of this statement I have rec	reived	\$	350.00
	Balance Due			\$	3,650.00
2.	\$ of the fil	ling fee has been paid.			
3.	The source of the co	mpensation paid to me was:			
	Debtor	☐ Other (specify):			
4.	The source of compe	ensation to be paid to me is:			
	■ Debtor	☐ Other (specify):			
5.	■ I have not agree	d to share the above-disclosed	d compensation with any other person unl	less they are members	bers and associates of my law firm.
			mpensation with a person or persons who the names of the people sharing in the co		
6.	In return for the abo	ve-disclosed fee, I have agree	ed to render legal service for all aspects o	f the bankruptcy c	ase, including:
	b. Preparation and f	filing of any petition, schedule f the debtor at the meeting of	d rendering advice to the debtor in determes, statement of affairs and plan which macreditors and confirmation hearing, and a	ay be required;	
7.	By agreement with t	he debtor(s), the above-disclo	osed fee does not include the following se	ervice:	
			CERTIFICATION		
	I certify that the fore pankruptcy proceeding		t of any agreement or arrangement for pa	yment to me for re	epresentation of the debtor(s) in
	December 8, 2017		/s/ Julie M Gleason		
Date			Julie M Gleason 6273536		
			Signature of Attorney Gleason & Gleason		
			77 W Washington, S		
			Chicago, IL 60602		
			Name of law firm		

## United States Bankruptcy Court Northern District of Illinois

In re	Pershawn Warren		Case No.	
		Debtor(s)	Chapter 13	
	VE	CRIFICATION OF CREDITOR M	1ATRIX	
		Number of	f Creditors:	10
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to t	he best of my
Date:	December 8, 2017	/s/ Pershawn Warren		

Arnold Scott Harris 111 W. Jackson Ste 400 Chicago, IL 60604

Automotive Credit Corp Michael Andrews & Assoc. 26261 Evergreen Rd. Suite 350 Southfield, MI 48076

City of Chicago Attn: Mayor Rahm Emanuel 121 N LaSalle, #507 Chicago, IL 60602

City of Chicago - Dept of Finance Administrative Hearings 121 N LaSalle St 107A Chicago, IL 60602

City of Chicago Corporation Counsel Attn: Edward Siskel 30 N LaSalle St, Room 700 Chicago, IL 60602

City of Chicago Dept of Law Attn: Charles King 121 North LaSalle Street, Suite 600 Chicago, IL 60602

Comenity Bank/Victoria Secret Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Illinois Dept of Employment Securit Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603

MCSI Inc 7330 College Drive #108 Palos Heights, IL 60463 Secretary of State Attn: Safety & Financial Resp 2701 S Dirksen Pkwy Springfield, IL 62723